IN THE CLAIMS

Please amend the claims as follows:

1-33.   (Canceled)

34.   (Currently Amended) A computer-implemented method for verifying a user and a user computer comprising:

receiving, at a first ~~mini-~~server, ~~at least one first~~ ~~mini-server~~ a first message from the user computer, the ~~at least one~~ first ~~mini-server~~ message including a first computer fingerprint file~~, the first computer fingerprint file~~ identifying the user computer based on information associated with a plurality of components included in the user computer;

comparing the first computer fingerprint file against a second computer fingerprint file to verify the user computer, the second computer fingerprint file including information associated with the plurality of components included in the user computer, and the second fingerprint file being accessible by the first ~~mini-~~server;

receiving, at a second ~~mini-~~server, ~~at least one~~ a second ~~mini-server~~ message from the user computer, the ~~at least one~~ second ~~mini-server~~ message including ~~the~~ a first identification for the user, the first identification being associated with ~~based on~~ the first computer fingerprint file identifying the user computer; and

comparing, at the second server, the first identification for the user against a second identification for the user to verify the user, the second identification for the user accessible by the second mini-server; and

after the comparing of the first identification for the user against the second identification for the user to verify the user, generating a third ~~mini-server~~ message, at the second ~~mini-~~server, based upon the results of the comparison.

35.   (Currently Amended) A method according to claim 34, further comprising:

sending the first ~~mini-server~~ message to a vendor computer; and

sending the second ~~mini-server~~ message to the vendor computer.

36.   (Currently Amended) A method according to claim 35 further comprising:

authorizing an action by the vendor computer only if both the first ~~mini-server~~ message

contains information indicating the user computer was verified and the second

~~mini-server~~ message contains information indicating the user was verified.

37.-39. (Canceled)

40.   (Currently Amended) A vendor computer comprising:

a first input unit configured to communicate with a first server and to receive a first

server message containing information indicating that a user computer was

verified by the first server~~, the verification being~~ based on a first computer

fingerprint file identifying the user computer based on a plurality of components

in the user computer;

a second input unit configured to communicate with a second server to receive a second

server message containing information indicating that a user was verified, the

verification being based on a first identification for the user, the first identification

being ~~based on~~ associated with the first computer fingerprint file identifying the

user computer;

a processor configured to receive the first server message from the first input unit and the

second server message from the second input unit and to authorize an action only

if both the first server message contains information indicating the user computer

was verified and the second server message contains information indicating the

user was verified, wherein the first server and the second server are mini-servers,

and wherein the first server message and the second server message are mini-

server messages.

41.- 42. (Canceled)

43.   (Previously Presented) The method of claim 34, wherein the first mini-server and the second mini-server are associated with a clearinghouse computer.

44.   (Previously Presented) The method of claim 34, wherein the first mini-server is associated with a first clearinghouse computer and the second mini-server is associated with a second clearinghouse computer.